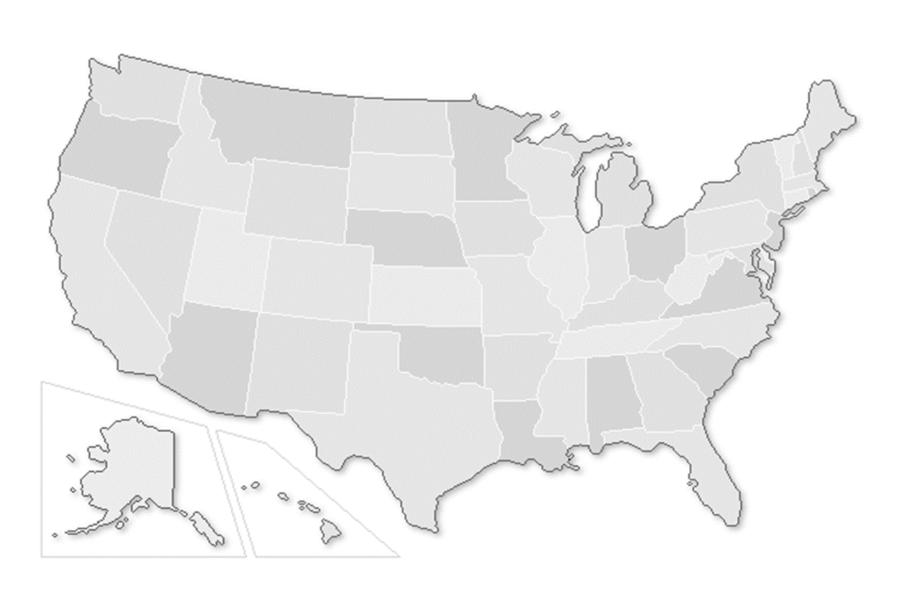


Financial Literacy Virtual Series

Tell Us Where You Are







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Disclaimer







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Chat Facilitators



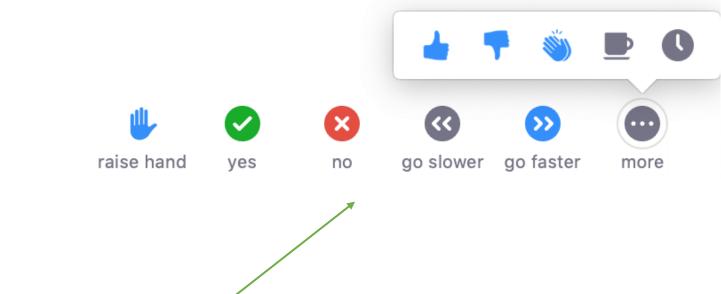
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Using Zoom







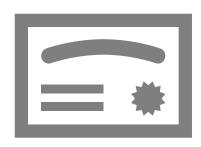








Certificates



- One for each virtual event
- Emailed within one week



The Series

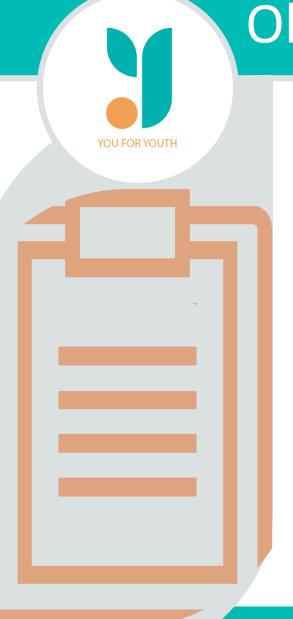
Building Your Knowledge: Monday, July 6

Preparing for Implementation: Tuesday, July 7

Resource Bonanza: Wednesday, July 8

Putting It All Together: Thursday, July 9

1 p.m. ET



Objectives

- Understand the first six steps for financial literacy implementation.
- Assess the current state of financial literacy.
- Identify assets and potential partners in your community.



Planning for Implementation

Build Your Program Team Create a Safe Learning Environment Conduct a
Needs
Assessment

Create SMART Goals

Map Program Assets **Consider Logistics**

Intentionally
Design
Activities

Conduct
Marketing
and Outreach

Recruit and Train High-Quality Staff

Implement With Fidelity Celebrate

Step

Steps 1 and 2

Build Your Program Team Create a Safe Learning Environment

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Step 1: Build Your Program Team



Financial Expert(s)



Community Partner(s)



Student(s)



Family Members/Community Adult(s)



Define Roles and Responsibilities

- *Experts* ensure accurate information
- Family Members/Community Adults ensure that activities are both appropriate and culturally respectful
- *Students* ensure student voice and perspective is included in the planning process
- *School-day Professionals* ensure alignment with the school day initiatives
- Community Partners establish partnerships and build a network of support



Step 2: Create a Safe Learning Environment

- Intimidating topic
- Fear of others learning about their finances
- Embarrassment about current finances
- Worry about how much they'll be asked to share



Reflection Questions

 Have you ever been in a situation where someone said something that made you feel less confident about your ability to make financial decisions?

• How likely would you be to take a free class on financial literacy?

Consider Language

YOU FOR YOUTH

I'd like to attend college, but I'm concerned about paying for it. No one has gone to college in my family, so I don't know who to ask. And, in Civics we've read about the debate over student debt.

If you want it badly enough, and work hard, you'll be able to figure it out. Everything will eventually fall into place.

Consider Language

YOU FOR YOUTH

I'd like to attend college, but I'm concerned about paying for it. No one has gone to college in my family, so I don't know who to ask. And, in Civics we've read about the debate over student debt.

There are resources available for students in similar situations. We offer financial literacy activities were you'll learn how to research the financial side of college.



Guest Speaker



Caitlin Cox Education Coordinator U.S. Mint



Tips for a Safe Learning Environment

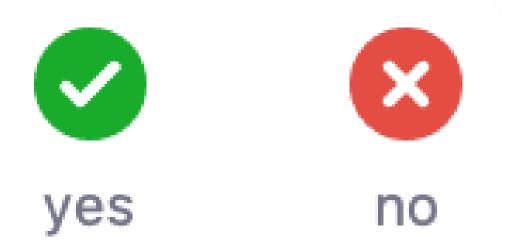
- Establish ground rules or a social contract for respecting one another's views throughout discussions and activities.
- Conduct activities in a nonpublic space.
- Discuss possible differences in cultural or family views about money.
- Maintain confidentiality.



Safe Learning Environment



Does your OST program have a behavioral or social contract for children and families?





Step 3: Conduct a Needs Assessment

Build Your Program Team Create a Safe Learning Environment Conduct a Needs Assessment

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Understanding Your Community



Do you already know about the socioeconomic and financial literacy needs of your community?





Conduct a Needs Assessment



Review Data

School and Community Level



Student and Family Level



Student & Family Voice





Guest Speaker



Dr. Andrew Hill
Economic Education Officer
Federal Reserve
Bank of Philadelphia



Needs Assessments for Adults



You for Youth | Financial Literacy

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Adult Financial Literacy Needs Survey

Conducting a survey is one way to determine the existing knowledge about financial literacy concepts among participating adults. It is important to inform participants that the survey is simply to guide the design of the financial literacy activities. Leaders should also consider putting surveys into a digital format that will automatically tabulate results and provide options to create graphs and tables for use in reports and presentations.

Below are a few guiding questions for determining the financial literacy needs of participants. You can modify the questions to fit your program needs.



Questions to Consider

- What do we know about the financial education activities or programs that local schools offer?
- Do we currently use any activities or engage with partners (i.e. financial experts) that might align with financial literacy?
- What knowledge and skills do current staff, advisory boards, program team and partners have that may be useful?





Example Needs Assessments

Community/School Level – School leaders report that 40% of middle school students meet financial literacy standards for the fourth-grade level.

Student/Family Level – Student and family surveys indicate that while students need instruction in all financial literacy concepts, the ones most needed are spending and saving.

Student/Family Voice – Students have expressed interests in robotics and learning how to earn as much money as possible.



Step 4: Create SMART Goals

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SMART Goals







SMART Goals

Specific Measurable Achievable Relevant Time bound



Get Your Team Thinking

- **S** Who is in the target population we want to impact?
- M What tool will we use to determine growth?
- A What's a reasonable and attainable measure to indicate successful implantation of our programming?
- R Are we directly addressing an identified need?
- T Within what time frame will we accomplish this goal?

SMART Goal?



By the end of the program year, 20% of students identified as in need will demonstrate sixth-grade financial literacy knowledge as measured by preand post-program assessments.









Example Program Goal

- **S**pecific
- Measurable
- Achievable
- Relevant
- Time bound

By the end of the program year, 20% of students identified as in need will demonstrate sixthgrade financial literacy knowledge as measured by preand post-program assessments.



Step 5: Map Program Assets

Build Your Program Team Create a Safe Learning Environment Conduct a
Needs
Assessment

Create SMART Goals



Consider Logistics

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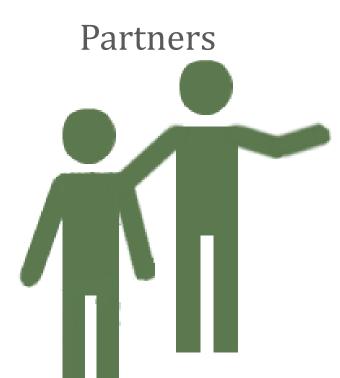
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Assets









Map Program Assets

Asset Type	Can Provide	Potential Asset
Individuals	MentorsStronger connection to the school year	CEO of nonprofitFamily membersSchool-day teachers
Community Organizations	Expand offeringsProvide identified services	Local park or recreation centerFoodbank
Local Economy	Financial programmingArt supplies	Local banksLocal businesses

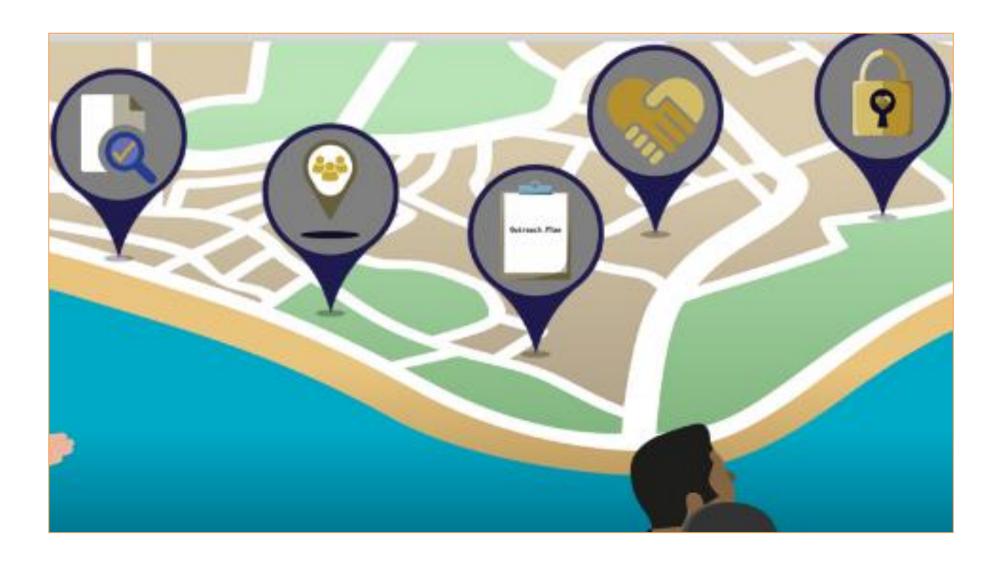


Map Program Assets

- What will we need to get our financial literacy initiative off the ground?
- What will we need to move this initiative forward through all levels of implementation?
- What expertise, background or experiences do our staff members bring to this work?
- What kinds of resources might make implementation more effective or efficient?
- What existing or potential partners at the school or community level might help to address resource gaps and ensure success of our financial literacy program?



Where are Your Local Assets?





Guest Speaker



Caitlin Cox Education Coordinator U.S. Mint



Step 6: Consider Logistics

Build Your Program Team Create a Safe
Learning
Environment

Conduct a
Needs
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Create SMART Goals

Map Program Assets



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Logistics



Schedule



Space



Program Asset Map



Students will develop a Financial Marketing Plan as if they were a social influencer.

Hidden Logistics



Adults will participate in a Home Buying Workshop series facilitated by a Community Credit Union.



Planning for Implementation

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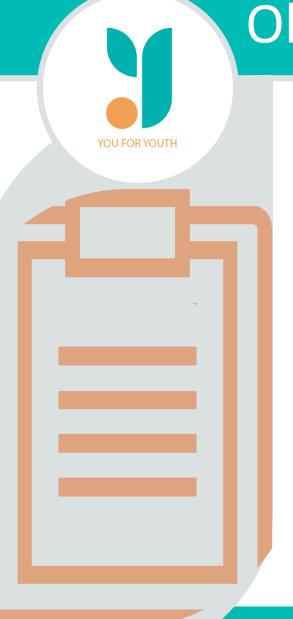
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